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# OLERK U.S. DISTRICT COURT OLERK U.S. DISTRICT COURT OENTRAL DIST. OF CALIF. LOS ANGELES

### UNITED STATES DISTRICT COURT FOR THE CENTRAL DISTRICT OF CALIFORNIA

GUY KOCHLANI,	: Case No 1 - 05783 TEM
Plaintiff,	) COMPLAINT FOR VIOLATION
	) OF FEDERAL FAIR DEBT
VS.	) COLLECTION PRACTICES ACT
	) AND ROSENTHAL FAIR DEBT
GC SERVICES LIMITED	) COLLECTION PRACTICES ACT
PARTNERSHIP,	)
Defendant.	)
	)

#### I. INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. §1692, et seq. (hereinafter "FDCPA"), and the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code §1788, et seq. (hereinafter "RFDCPA"), both of which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices.

## II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. §1692k (d).

### III. PARTIES

- 3. Plaintiff, Guy Kochlani ("Plaintiff"), is a natural person residing in Los Angeles county in the state of California, and is a "consumer" as defined by the FDCPA, 15 U.S.C. §1692a(3) and is a "debtor" as defined by Cal Civ Code §1788.2(h).
- 4. At all relevant times herein, Defendant, GC Services Limited Partnership, ("Defendant") was a company engaged, by use of the mails and telephone, in the business of collecting a debt from Plaintiff which qualifies as a "debt," as defined by 15 U.S.C. §1692a(5), and a "consumer debt," as defined by Cal Civ Code §1788.2(f). Defendant regularly attempts to collect debts alleged to be due another, and therefore is a "debt collector" as defined by the FDCPA, 15 U.S.C. §1692a(6), and RFDCPA, Cal Civ Code §1788.2(c).

### IV. FACTUAL ALLEGATIONS

- 5. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt.
- 6. In April 2011, Defendant contacted Plaintiff in connection with an attempt to collect an alleged debt.

- 7. On average, Plaintiff received from Defendant, more than two collections calls per day, more than ten collections calls per week, and more than twenty collections calls per month in connection with an attempt to collect an alleged debt.
- 8. Defendant contacted Plaintiff at times and places that were known to be inconvenient and with such a frequency as to constitute harassment under the circumstances.
- 9. Defendant failed to disclose during the initial contact that the communication was an attempt to collect a debt and any information would be used for that purpose.
- 10. Defendant failed to notify Plaintiff during each and every communication that the call was from a debt collector.
- 11. On more than one occasion, Defendant threatened that a legal action would be taken against Plaintiff for failure to pay an alleged debt.
- 12. On more than one occasion, Defendant threatened to seize or garnish Plaintiff's property or wages, for failure to pay an alleged debt.
- 13. Defendant threatened to take an action that was not intended to be taken, including threatening to take a legal action against Plaintiff where no such action has been taken to date.

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- 14. Defendant's conduct violated the FDCPA and the RFDCPA in multiple ways, including but not limited to:
  - a) Causing a telephone to ring repeatedly or continuously to annoy Plaintiff (Cal Civ Code §1788.11(d));
  - b) Communicating, by telephone or in person, with Plaintiff with such frequency as to be unreasonable and to constitute an harassment to Plaintiff under the circumstances (Cal Civ Code §1788.11(e));
  - c) Causing Plaintiffs telephone to ring repeatedly or continuously with intent to harass, annoy or abuse Plaintiff (§1692d(5));
  - d) Communicating with Plaintiff at times or places which were known or should have been known to be inconvenient for Plaintiff (§1692c(a)(1));
  - e) Falsely representing or implying that nonpayment of Plaintiff's debt would result in the seizure, garnishment, attachment, or sale of Plaintiff's property or wages, where such action is not lawful or Defendant did not intend to take such action (§1692e(4));
  - f) Threatening to take an action against Plaintiff that cannot be legally taken or that was not actually intended to be taken ( $\S1692e(5)$ );
  - g) Failing to notify Plaintiff during the communication with Plaintiff that the communication was an attempt to collect a debt and any information obtained would be used for that purpose (§1692e(11));

- h) Failing to notify Plaintiff during each collection contact that the communication was from a debt collector (§1692e(11));
- i) Threatening Plaintiff that nonpayment of Plaintiff's debt may result in the arrest of Plaintiff or the seizure, garnishment, attachment or sale of any property or the garnishment or attachment of wages of Plaintiff, where such action was not in fact contemplated by the debt collector and permitted by the law (Cal Civ Code §1788.10(e));
- j) Threatening to take an action against Plaintiff that is prohibited by § 1788 of the California Civil Code (Cal Civ Code §1788.10(f));
- k) Falsely representing that a legal proceeding has been, is about to be, or will be instituted unless payment of a consumer debt is made (Cal Civ Code §1788.13(j)); and
- l) Engaging in conduct the natural consequence of which is to harass, oppress, or abuse Plaintiff (§1692d)).
- 15. As a result of the above violations of the FDCPA and RFDCPA Plaintiff suffered and continues to suffer injury to Plaintiff's feelings, personal humiliation, embarrassment, mental anguish and emotional distress, and Defendant is liable to Plaintiff for Plaintiff's actual damages, statutory damages, and costs and attorney's fees.

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## COUNT I: VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT

16. Plaintiff reincorporates by reference all of the preceding paragraphs.

#### PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Declaratory judgment that Defendant's conduct violated the FDCPA;
- B. Actual damages;
- C. Statutory damages;
- D. Costs and reasonable attorney's fees; and,
- E. For such other and further relief as may be just and proper.

# COUNT II: VIOLATION OF ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT

- 17. Plaintiff reincorporates by reference all of the preceding paragraphs.
- 18. Further, §1788.17 of the RFDCPA mandates that every debt collector collecting or attempting to collect a consumer debt shall comply with the provisions of Sections 1692b to 1692j, inclusive, of, and shall be subject to the remedies in Section 1692k of, Title 15 of the United States Code statutory regulations contained within the FDCPA, 15 U.S.C. §1692d, and §1692d(5).

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19. To the extent that Defendant's actions, counted above, violated the RFDCPA, those actions were done knowingly and willfully.

### PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Declaratory judgment that Defendant's conduct violated the RFDCPA;
- B. Actual damages;
- C. Statutory damages for willful and negligent violations;
- D. Costs and reasonable attorney's fees,
- E. For such other and further relief as may be just and proper.

## PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY

Respectfully submitted this 9th day of July, 2011.

By:

Todd M. Friedman (216752) Law Offices of Todd M. Friedman, P.C. 369 S. Doheny Dr. #415 Beverly Hills, CA 90211

Phone: 877 206-4741

Fax: 866 633-0228

tfriedman@attorneysforconsumers.com

**Attorney for Plaintiff** 

# Todd M. Friedman, Esq. Law Offices of Todd M. Friedman, P.C. 369 S. Doheny Dr., #415 ${ar eta}$ original Beverly Hills, CA 90211 Phone: 877-206-4741 Fax: 866-633-0228 UNITED STATES DISTRICT COURT CENTRAL DISTRICT OF CALIFORNIA **GUY KOCHLANI** CASE NUMBER -05783 JEM PLAINTIFF(S) ٧. GC SERVICES LIMITED PARTNERSHIP SUMMONS DEFENDANT(S). DEFENDANT(S): GC SERVICES LIMITED PARTNERSHIP TO: A lawsuit has been filed against you. Within 21 days after service of this summons on you (not counting the day you received it), you must serve on the plaintiff an answer to the attached ☑ complaint □ \_\_\_\_\_ amended complaint □ counterclaim □ cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, Todd M. Friedman \_, whose address is Law Offices of Todd M. Friedman, 369 S. Doheny Dr., #415, Beverly Hills, CA 90211 . If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court. Clerk, U.S. District Court .101 1 4 2011 Dated: (Seal of the Court) [Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3)].

SUMMONS

CV-01A (12/07)

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# UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

			er i E eo i Ek							
I (a) PLAINTIFFS (Check box if you are representing yourself □) GUY KOCHLANI				DEFENDANTS GC SERVICES LIMITED PARTNERSHIP						
,										
(b) Attorneys (Firm Name, Address and Telephone Number. If you are representing yourself, provide same.)				Attorneys (1f Known)						
Todd M. Friedman, Esq, Law Offices of Todd M. Friedman, P.C. 369 S. Doheny Dr., #415, Beverly Hills, CA 90211										
				ENSHIP OF PRINCIPAL PARTIES - For Diversity Cases Only an X in one box for plaintiff and one for defendant.)						
☐ 1 U.S. Government Plaintiff	✓ 3 Federal Question (U.S. Government Not a Party)	)	Citizen of This Stat		•	DEF	Incorporated or F	Principal Place	TF DEF □ 4 □ 4	
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V. REQUESTED IN COMPL	AINT: JURY DEMAND: XY	'es □ l	No (Check 'Yes' or	ly if demanded i	in complair	nt.)	_			
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VI. CAUSE OF ACTION (Cit	e the U.S. Civil Statute under whic	h vou ar	e filing and write a	brief statement	of cause. D	o not c	ite iurisdictional sta	atutes unless divers	sity.)	
	the Fair Debt Collection Practices									
VII. NATURE OF SUIT (Place	ee an X in one box only.)									
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and Corrupt	Judgment	□ 340	•	BANKRUI	t Liability	O 550	Other Civil Rights	☐ 740 Railway L ☐ 790 Other Lab		
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USC 3410			Personal Injury-	442 Employ		□ 625	Drug Related	□ 840 Trademarl		
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FOR OFFICE USE ONLY: Case Number:

AFTER COMPLETING THE FRONT SIDE OF FORM CV-71, COMPLETE THE INFORMATION REQUESTED BELOW.

Page 1 of 2 CV-71 (05/08) CIVIL COVER SHEET

## Case 2:11-cv-05783-JEM Document 1 Filed 07/13/11 Page 10 of 10 Page ID #:13

# UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA CIVIL COVER SHEET

VIII(a). IDENTICAL CASES: Has If yes, list case number(s):	this action been pre	eviously filed in this court ar	nd dismissed, remanded or closed?  Vo  Yes			
VIII(b). RELATED CASES: Have any cases been previously filed in this court that are related to the present case?  No Yes If yes, list case number(s):						
□ C. 1	Arise from the same Call for determination For other reasons we Involve the same pa	or closely related transaction of the same or substantial buld entail substantial duplic tent, trademark or copyright,	ly related or similar questions of law and fact; or ation of labor if heard by different judges; or and one of the factors identified above in a, b or c also is present.			
<ul><li>IX. VENUE: (When completing the</li><li>(a) List the County in this District; (</li></ul>	-		f necessary.)  f other than California; or Foreign Country, in which EACH named plaintiff resides.			
	•		this box is checked, go to item (b).			
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country			
Los Angeles						
			f other than California; or Foreign Country, in which <b>EACH</b> named defendant resides. If this box is checked, go to item (c).			
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country			
			Delaware			
(c) List the County in this District; C Note: In land condemnation ca			f other than California; or Foreign Country, in which EACH claim arose.			
County in this District:*			California County outside of this District; State, if other than California; or Foreign Country			
Los Angeles						
* Los Angeles, Orange, San Bernard Note: In land condemnation cases, use			San Luis Obispo Counties			
X. SIGNATURE OF ATTORNEY (OR PRO PER): Date July 9, 2011						
or other papers as required by law	. This form, approv	ed by the Judicial Conference	mation contained herein neither replace nor supplement the filing and service of pleadings e of the United States in September 1974, is required pursuant to Local Rule 3-1 is not filed ing the civil docket sheet. (For more detailed instructions, see separate instructions sheet.)			
Key to Statistical codes relating to Soc	cial Security Cases:					
Nature of Suit Code	Abbreviation	Substantive Statement of	f Cause of Action			
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Social Security Act, as amended. Also, include claims by hospitals, skilled nursing facilities, etc., for certification as providers of services under the program. (42 U.S.C. 1935FF(b))				
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Health and Safety Act of 1969. (30 U.S.C. 923)				
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of the Social Security Act, as amended; plus all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405(g))				
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under Title 2 of the Social Security Act, as amended. (42 U.S.C. 405(g))				
864	SSID	All claims for supplemental security income payments based upon disability filed under Title 16 of the Social Security Act, as amended.				
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Security Act, as amended. (42 U.S.C. (g))				

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